

C-13-11a
(Rev. 11/09)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In Re:)
Heather Holt) SS# xxx-xx-2596)
1308 Sundown Drive)
Mebane, NC 27302) Case No. B-15-81149 C13D
Debtor(s))

NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN
AND TIME FOR FILING OBJECTION THERETO

1. A summary of the plan proposed by the Debtor(s) is set forth in the attached copy of a proposed Order Confirming Plan in this case.

2. The plan will be confirmed after the time period for filing objections has expired unless a timely objection is filed. There will be no hearing on confirmation unless a timely objection is filed.

3. Written, detailed objections must be filed within 28 days of the date of this notice with the Clerk of Court, U.S. Bankruptcy Court, Post Office Box 26100, Greensboro, NC, 27420-6100. With copies served on (1) Richard M. Hutson II, Post Office Box 3613, Durham, NC; (2) the attorney for the Debtor(s); and (3) the Debtor(s). If the objecting party is a corporation, the objection must be filed by legal counsel admitted to practice in this District.

4. In the event a timely objection is filed, a hearing on the objection to confirmation and on confirmation of the proposed plan will be held on February 18, 2016, at 11:00 a.m. in Courtroom, Venable Center, Dibrell Building, 280, 302 East Pettigrew Street, Durham, NC. The party objecting must appear at this hearing.

5. If an objection is filed, the party objecting, the Debtor(s) and the attorney for the Debtor(s) are required to appear at the hearing on confirmation.

6. There will be no further mailing of the Order Confirming Plan to affected parties unless there is a change in the attached proposed Order Confirming Plan.

DATE: January 5, 2016

Office of the Clerk
Reid Wilcox, Clerk

C-13-7a
(Rev. 01/12)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In Re:
Heather Holt
1308 Sundown Drive
Mebane, NC 27302

SS# xxx-xx-2596

ORDER CONFIRMING PLAN
CHAPTER 13

Case No. B-15-81149 C13D

Debtor(s)

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Richard M. Hutson II, Standing Trustee, Post Office Box 3613, Durham, North Carolina 27702;
- II. The attorney for the Debtor(s) is Brent Clifton Wootton;
- III. Under the final plan (the "Plan") as proposed:

A. Plan Payments

- 1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
- 2. The monthly plan payment to the Trustee is \$130.00 beginning 11/20/2015; Payments into the Plan shall be increased to \$280.00 per month beginning 12/2015.

B. Administrative Costs

- 1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of \$3,700.00. The Attorney has received \$0.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
- 2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

- 1. **Internal Revenue Service**
- 2. **North Carolina Department of Revenue**
- 3. **Orange County Tax Collector**

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D. Secured Claims**1. Long-term Debts - To be paid directly by Debtor(s).**

| Creditor & Property | Claim Filed (Y/N) | Regular Payment |
|--------------------------------------------------------------|-------------------|-------------------------------------------------------------------------------------------|
| PennyMac Loan 1308 Sundown Drive Mebane, NC | N | \$739.00 Est. Per Debtor(s) |
| CitiFinancial Mortgage 611 Highway 86 Hillsborough, NC | N | \$498.00 Est. Per Debtor To be paid directly by the Debtor's brother, Mark Holt. |

2. Secured Claims To Be Paid In Full - Real Property

| Creditor & Property | Claim Filed (Y/N) | Amount of claim | Monthly Payment | Interest Rate |
|----------------------------------------------------------------------|-------------------|-----------------|------------------|---------------|
| Orange County Tax Collector 611 Highway 96 Hillsborough, NC | Y | \$972.50 | \$31.00 | 9% |
| Orange County Tax Collector 1308 Sundown Drive Mebane, NC | N | Unknown | To be determined | 9% |

3. Partially Secured Claims - Real Property and Personal Property

Any objection to value is required to be filed as a formal objection to valuation not later than 60 days from the date of the entry of this Order.

| Creditor & Property | Claim Filed (Y/N) | Claim Amount | Secured Amount and Value | Monthly Payment | Interest Rate | AP Payment |
|--------------------------------------|-------------------|--------------|--------------------------|-----------------|---------------|------------|
| Greater Piedmont FCU 2007 Ford | N | Unknown | \$4,770.00 | \$145.00 | 5.25% | \$48.00 |

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

F. The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR** a **minimum** of **36** monthly plan payments, with the plan to be reviewed in six (6) months and periodically thereafter for plan payment adjustments;

G. The terms and provisions of the Standing Order dated **May 28, 2015**, are incorporated in this Order and are available on the Court's website at **www.ncmb.uscourts.gov**.

H. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT